Exhibit 15

Bank of Palestine

Date: 21/7/2015 Ref: 977/2015

FAO: Ministry of Finance

Greetings:

Re: Facilities to your account no.

In reference to the abovementioned subject, it has been agreed to renew and increase the overdraft limit from 450 million shekels to 550 million shekels on the following terms:

- 1. An interest rate of 6.9 % shall be imposed;
- 2. The increase will be guaranteed by the local revenues; and
- 3. The temporary facilities granted to the account in the amount of 100 million shekels shall be cancelled.

Respectfully, Bank of Palestine Ramallah Branch

//Illegible signature and stamp of the Bank of Palestine//